

15. The Quran, The Light : 32.
16. The Quran, The Quadripeds : 166.
17. The Quran, The Cow : 29.
18. The Quran, Crouching : 13.
19. The Qufian, The Winnowing Winds : 56.
20. The Quran, The Table-Spread : 97.
21. The Quran, The Women : 5.
22. The Quran, Hud : 6.
23. Sunan Ibn Majah and Mustadrak-al Hakim. Hadith is genuine according to the condition laid down by Muslim.
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25. The Quran, The Light : 55.
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27. Sahih-al-Bukhari, Kitabul Manaqib Chap. 25, also Musnad Ahmad 1/257, 6/395.
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35. Sahih-al-Muslim, Sharh Imam Nauwi, Vol. II, p. 14.
36. Sunan Ibn Majah, Chap. Al-Riba, also Sunan-al-Baihaqi, Riba also Musnad Ahmad.
37. The Quran, the Honey Bee : 90.
38. Fathul-Bari (Sharh Sahih-al-Bukhari) 5 : 279.
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HUMAN CAPITAL - A NEGLECTED RESOURCE

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Human Capital – A Neglected Resource

PROBLEM

Land, Capital, Labour and Organization are known to be the factors of economic growth. Among these four factors, the first two are constant while the last two, i.e., Labour and Organization, are variable.

In the terminology of Public Administration, there are three main resources which help in achieving an objective, namely :-

- 1 – Men
- 2 – Money
- 3 – Material

Here money and Material may stand for Capital and Land while “Men” may stand for Labour and Organization. Here again, the last two factors may be regarded as constant while the first factor, i.e., “Men”, may be regarded variable or improvable.

In developing countries, particularly, Money and Material (Capital Land) are scarce and limited. There is very little scope for bringing about a substantial change in the bulk of capital until it is pumped in un-naturally in the form of foreign aid which has its own adverse effects. Similarly, the material resources, i.e., Land cannot be stretched and increased.

The only important factor of economic growth which has the capacity of substantial improvement and rapid change is “the Human Capital”. This is the only variable factor as against Money and Material which are invariable.

That is why, by and large, we find two types of approaches for boosting up national economy :

1. **CAPITAL INTENSIVE TECHNIQUE** : This is normally adopted in developed countries where in capital formation is not as big a problem as availability of labour. All the capitalist countries have adopted this technique.
2. **LABOUR INTENSIVE TECHNIQUE** : This is normally adopted by the countries in which the availability of labour is not as big a problem as availability of Capital. China is the best example. In this approach, manpower is trained, skilled and indoctrinated so as to bring about the best possible results in production.

The developing countries which, instead of adopting the second approach, resorted to capital intensive approach, have started realizing that their approach was not realistic. They neglected the human capital which they possessed in abundance and catered for the capital which they had to beg, borrow or import at unbearable cost.

So our main problem at the moment is "Human Capital — a neglected resource". Gunnar Myrdal rightly points out¹:

"One of the most important general characteristics of under-development in South Asian countries is the low average labour productivity. Consequently, there is a low national product per member of the labour force. And on the other side of situation, is a low national income per worker or per head of the population."

SCOPE

The factors which make human beings work in the best possible manner achieve maximum results are as follows :—

1. **Will to work** : This includes motivation and sense of responsibility.
2. **Capacity to work** : This includes efficiency, skill and time sense, etc.,
3. **Integrity and Honesty of Purpose** :

In fact, the scope of this paper is confined only to the last factor. I postpone my analysis regarding the first two factors for some other occasion ; their importance too cannot be denied.

Thus, while discussing human capital, our area of research will be only "Integrity and Honesty of Purpose". Perhaps this is the most neglected area, at least in the case of Asian countries. We shall try to find out the real causes of corruption and try to propose the remedy.

I do not intend to give technical definitions of the terms which will be often used, i.e., integrity, honesty, corruption, etc. they will be used in their popular sense and generally accepted connotations. It is no use giving definition of an elephant because everyone can recognize an elephant when he sees him.

RELATIONSHIP OF CORRUPTION AND UNDERDEVELOPMENT

There is a clearly perceivable relationship between

dishonesty and poverty, specially in the backward countries. This becomes obvious in many ways —

1. **LOW RECEIPT OF REVENUES** : The revenue receiving agencies, if they are dishonest, get substantial “share” from the tax payers and revenues payable to the Government. This illegal gratification causes reduction in the revenue-receipt many times less than the amount actually due.
2. Expenditure is not fully utilized. A minor percentage is consumed in the projects; the rest is pilfered or misappropriated.
3. The important projects, e.g., buildings, roads and dams, etc. are built below specifications, causing a recurring loss to national economy.
4. Easy and ill-gotten money only makes a nation spendthrift and consumption-oriented, which results in low savings, low investment and, ultimately, low national income.
5. The corrupt officials start transferring their ill-gotten money to foreign countries, out of fear. This causes immense national loss in the form of transfer of resources.
6. The corrupt people, low and behold start disowning their own country and find refuge somewhere else. To justify this publicly, they downgrade their own nation, ridicule their culture, jeer at their past and bring about worst type of demoralization in the society. This is how national identity is jeopardized.

7. Corruption becomes an active source of widespread inefficiency. Postings, transfers, promotions and grading, are, then, generally done on “equation with boss” and not on the basis of quality of work. “Forged degrees” at all levels of academic pursuits become the fashion of the day.

In normal Governmental functions, most of the officers start avoiding the responsibility of taking decision as every file has gone through many layers of corruption. Everybody starts lacking confidence and power of decision. Hence the in-ordinate delays.

8. A corrupt person is always scared of criticism. Freedom of expression of any kind, e.g., speech, press; trade unionism etc. is the greatest hurdle in the way of their corrupt designs. Hence, they curb freedom and democratic fairplay. This is why there is a tendency towards authoritarianism in all backward countries at political as well as beaurocratic levels. A corrupt administration shall always call for unrestricted authority mixed with terrorism, to keep itself in the gear.

Gunnar Myrdal, a modern economist who has made a brilliant research in the causes of poverty of nations, also holds the same view. He bases economic development on many non-economic factors. The great cause of under-development, according to him, is the corruption rampant in these backward nations. He devotes full one Chapter to “Corruption — Its causes and effects”, in his great book “Asian Drama”.

It has been held by most of the economists that the main issue is poverty itself. They say that “the poor nations are poor because they are poor”. The main problem

they emphasise is capital formation. Human capital, particularly the integrity and honesty of purpose, has not been given much importance. This is only a side issue with them. Corruption is a problem which comes to an end on its own if economic conditions improve.

It is really debatable whether morality is a side issue or the main issue, it has to be decided. Can the human being grow morally honest and obtain professional integrity right in the form of mushroom growth? Have we not got to plan and cater for inculcating integrity and honesty almost in the same manner if not more cautiously, as we do in the case of technical know-how and professional skills?

This might lead us to a lengthy discussion which might encompass some philosophical and psychological areas, about the reality and requirements of the human beings, but we cannot help it.

In the last few pages, we have learnt a clear relationship between corruption and underdevelopment. Same is the relationship between Moral Development and economic development; which has got what importance? Let us decide by actively participating in a debate.

MORAL DEVELOPMENT Vs. ECONOMIC DEVELOPMENT

This brings us to a very hard fact, i.e., a vicious circle of corruption and poverty. Corruption gives birth to poverty and poverty, in turn, enhances corruption. This is, in fact, a never ending phenomenon unless firmly dealt with.

But how to deal with it? Which point to start with? What is the real priority? Doing away with corruption or poverty?

A misdirected approach may only complicate the problem. So, to fix the real source of trouble, we shall have to go into details and find out as to which of these two evils is the root and which one is the fruit. In the next few pages, I shall try to establish that corruption is the root while poverty is its fruit which, in turn, becomes itself a constant source of corruption.

This is not merely a value-judgement. This important conclusion is based on certain premises which are as follows:—

First Premise : “Natural sources are in quite abundance”.

Nature has provided humanity with such a huge quantum of material resources that it leaves no scope for poverty or economic distress if these resources are equitably and judiciously distributed. Thus, seen in an overall picture, poverty does not really exist as nature has given us far more than our requirement. Yet, we see that poverty exists. In fact, this is self-imposed and artificial poverty. How did it creep in?

Second Premise : “Unequal and injudicious distribution of wealth is the root cause of poverty”.

Humanity at large possesses natural resources many times more than its economic necessities, but still a greater part of it has to starve and live sub-human life. Why so?

It is only because some people usurped the rights of others. They accumulated wealth and political power and became capable of exploiting the have-nots and lowering them down. This brought about another vicious circle, i.e., more accumulation of wealth and power, more exploi-

tation, more poverty, more submission to the exploitation of the rich, resulting in more exploitation and, ultimately, still more poverty.

Third Premise : "Accumulation of wealth (unequal distribution of resources) exploitation and poverty came in only due to man's criminal lust for wealth and power".

An important question may be asked at this juncture: "the injudicious distribution of wealth or the process of usurping others' rights might well be due to some economic necessity and not due to a blind criminal lust for wealth and power".

If we go deep into this problem, we can easily judge that economic exploitation has never, in the history of mankind, been out of some real economic necessity; it has always been out of criminal, illegal, inhuman power-thirsty, sadist and imperialist approach of those who were in a position to do so. Had this been due to some real economic necessity, it should have been done by the have-nots. But, on the contrary, history proves that the 'big guns', the rich, the kings, the sardars, the pharaohs, the Qaruns, the Hamans have been doing this immoral etc. It was always done by those who were very well off; who had healthy body with unhealthy souls; who had sharp intellect but deadened conscience. This was always done out of ulterior, selfish, sadistic and criminal motives.

Now we do reach the conclusion. The trouble lies with the selfish and ulterior and criminal motives of the man - problem of immorality.

Conclusion: "In the vicious circle of corruption and poverty, corruption is the root, while poverty is the fruit of it".

Originally, it was immorality which brought about poverty in the mankind and not vice versa. The same process continues and the circle keeps on expanding its boundaries.

Crisis of Identity: It will be quite relevant if we, at this juncture, face an important problem which in the modern philosophy is known to be "the crisis of identity". The crux of the problem is : "who am I?" What really is the human being ?

At the very outset a positivist may reply to this question saying, "you are what you look to be".

But, we shall see that this is not the correct reply. What is most visible in me is my shirt and trousers and of course a little uncovered part of my body. You will agree that I am not simply dress and a little of visible flesh. I am much more than that. Then who am I ? A scientist might say, "you are something beneath your clothes ; you are flesh, bones and blood. I will again disagree. I will insist that I am still beneath my flesh, bones and blood ; I am much more beyond that. This is because my flesh, bones, and blood are changing every moment like my shirt and trousers. Every tissue in my body is breaking up into parts, changing, evolving and developing. A modern physician will bear me out that every part in human body changes to such an extent that after seven years it is completely different from what it was before. Now I am 35. Every tissue in my body has been changed and replaced for at least five times. But still I insist that I am the same old guy.

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This proves that I am not mere body, mere flesh, bones, blood or tissues; I am something else.

Then who am I ?

Well, my reply to this question is : "I am soul which has been dressed by material body i.e. flesh, bones and blood."

What is soul ?

Soul is a "commandment of my Lord"

I will try to explain this through an example. A railway train, "Tezgam" runs from Rawalpindi to Karachi. Every day it has different passengers, different bogies, different staff, different everything but still we say it is Tezgam. Why? It is named Tezgam only because an authority has given a commandment to this effect. Railway authority, through its commandment has fixed its status, purpose, route, timings, utility etc. and named it "Tezgam".

Exactly in the same why I am myself despite every change in my body and that is only due to the commandment of Allah through which He fixed my status, purpose of life, my utility, my route and way of living.

So to conclude, a human being is, in reality, soul while body is only its cover or its dress. 51

An Important Dichotomy : This brings us to an important dichotomy of soul and Body ; Soul being the supreme and really real while body is ever-changing dress and merely trivial. Even though soul is supreme, it is imperceptible, subtle, light and delicate, while, on the contrary,

body is perceptible, solid and hard. Exactly in the same manner, the requirements of the soul are imperceptible, subtle and delicate. It is very difficult to diagnose the hunger, thirst or ailment of the soul. On the contrary, the requirements of the body are perceptible, solid and hard pressing. It is not difficult to find out hunger, thirst or pain in a body.

Soul is above time and space while body has to remain within the spacio-temporal order.

Soul is constant in its being while body is changing and being replaced.

Soul is governed by normal and ethical laws while body governed by physical laws.

The realm of soul is the realm of morality while the realm of body is the realm of economics.

Now, from this angle, we can easily judge the level of importance of both moral development and economic development.

As the soul is supreme and real, as compared to body (which is trivial) the moral development should have the same supremacy over economic development.

The Muslim mystics who had pantheistic trends, Shah Wali Ullah being the most vivid of all, insisted that the origin of soul and body is the same and they gave every importance to soul.

Same is the condition of philosophers who belong to the school of Idealism, Plato being on the top; they only believed in the world of ideas realm of soul ; body was

only a triviality or a non-existent phenomenon with them.

To our wonder, the modern science has also confirmed the same notion. Matter has been analysed and broken into molecules which have further been broken up into electrons, protons, and neutrons. It was found that ultimately it is the energy and not the matter which exists. Matter is only a form of energy. Matter is only a change of dress which energy temporarily puts on it.

It may be seen that it is only a difference of terminology. A philosopher and a mystic would be using the terms "Soul and Body" while a scientist will be express - the same connotation by using of the terms "Energy" and "Matter".

In fact, both mean the same and both insist on the same origin of soul and body.

Thus, soul is supreme. Its requirements which are basically moral and not economic, must be given priority.

It shall be wrong to say that the requirements of body and soul are in conflict with each other. How can this be when they have got the same origin, i.e., soul. In fact, the requirements of the body can be fulfilled satisfactorily only when the requirements of the soul are fulfilled. This brings us to the conclusion that economic development is an impossibility unless moral development is attained.

CAUSES OF CORRUPTION

After getting aware of the importance of the problem of corruption, we may now go into its analysis and find

out its real causes. To make this discussion more relevant and well pointed, I intend to confine myself (or this study) to the situation prevalent in Pakistan. This may well apply to almost all under-developed countries.

I hold that following are the major causes of corruption in Pakistan :—

Education System : We inherited our present education system from the British who wanted to produce "Brown Englishmen" within India. So, they could imperialize only with the help of local population who out-numbered them. Thus, they had to introduce an education system which could produce talented, efficient but conscienceless and characterless youngmen who could best suit their imperialistic designs. They were successful, and history proved that almost every Indian Civil Servant or "highly qualified officer" is only "his master's voice".

That is how the main purpose of British education system in India was to make Indians immoral, faithless, slavery-loving "todies" and shameless officials who would sell out whole of their nation for the sake of their significant "careers" and that too even without feeling any pangs of conscience.

Unfortunately, we have continued with the same education system with very minor changes here and there. This is why our educated lot is immoral, unscrupulous and corrupt to the maximum.

2. *Recruitment :* Both in Government and private service, the requirement is skill-oriented and not conduct-oriented. A temperament more akin to morality, integrity and honesty is not regarded important enough or worth consideration during the recruitment process. In fact, by and large, integrity and honesty have little or no market value in Pakistan.

3. *Training* : Like education, our training system also does not cater for development of morality or character building. Both pre-service and in-service training concentrate on the improvement of skill, technical know-how and general efficiency. They have not included integrity, honesty and moral development in their syllabi/curricula. Again, it is skill oriented and not conduct-oriented.

We have not included "character building" in our training courses mostly because it is not done in the Western countries. In fact, it is not their problem. The level of integrity, honesty and professional ethics in Western countries is by far due to their higher education. This did not apply in our case, but unfortunately, we followed the West blindly and did not look into the conduct aspect of our personnel. Perhaps, this is how we never realized the vital necessity of character-building. We cannot presuppose integrity and professional honesty about our personnel as it is done in the West. West is intolerant of corruption while we have got used to it. They are clean in their business while we are not. We shall have to be realistic about it and cater for inculcating integrity and honesty in our training programmes.

4. *Over-all system* : The socio-economic and political system in Pakistan is, more or less, the same as it was in British India. This was again best suited to the British imperialistic designs. The Govt. of India Act, 1935, is prominently visible in our legal frame-work. This overall system was only meant to maintain the British rule in India.

Why it is so that the British did not introduce this system of life in the U.K. itself ? The answer is clear.

They wanted to produce free, self-respecting, conscientious, honest and self-sacrificing patriots in their own country. But on the contrary, they wanted to see the Indians as

their slaves, defeated, downtrodden, unpatriotic traitors and above all, dishonest and immoral people who could be purchased and exploited against their own nation.

The same system is working still with the same product.

This explains why we find peculiar "models" in our administrative set-up. We, unfortunately, have the worst models of corruption. The new generation, including the young officers, have mostly got to follow these 'models'.

5. *Service conditions* : Maslow, an eminent American scholar, holds that the needs of an average healthy human being can be grouped into five values in the same order namely :—

1. Basic physiological order.
2. Safety from external danger.
3. Need for social activity.
4. Need for self-respect esteem.
5. Need for self-realization, and accomplishment (actualization).

This is the famous "theory of Need Hierachy" rightly propounded by Maslow.

Unfortunately, the service conditions in Pakistan are "pressure-oriented" and not "need-oriented". In most of the cases, even the very first need, i.e., the basic physiological needs are not fulfilled. The salaries are meagre. Scrupulously honest Government servants have to live sub-human lives; the others are constrained to be corrupt.

Present wage system is need-insensitive, with the

result that the whole bureaucratic system has to be corruption insensitive. Every responsible administrator will accept corruption as a recognized institution in his informal talks. Instead of looking into the causes of corruption, he would verily regard general level of corruption as an infamous cause of many other things happening around.

Present wage system is inflation-insensitive also. There is no systematic arrangement for reflection of inflation on wages. If we look into the pre-independence rates of wages vis-a-vis the then market rates of consumer goods and compare them with the present wages and market rates ratio, we will find that our wages have been reduced many times. This is one of the major causes of corruption.

6. *Lack of participation* : In almost all Muslim countries, particularly in Pakistan, there has been a wide gulf between the people and the governments. The masses are religious, to the level of orthodoxy. They may or may not practise Islam themselves in their private lives but they do aspire to bring about Islam in their social, economic and political systems. On the contrary, the bureaucrats and the newly educated lot, who are at the helm of the governmental affairs, are agnostic, sceptic or secular in their approach.

The national policies framed by these Governments have been secular, which is tantamount to reducing Islam to an individual and private affair. Such policies have always been resented by the general masses. This caused a lack of participation on their part. The Government imposing secularism in their policies and the people have

only been resisting them. Thus, a tug of war has continued for decades.

Instead of having common interests, common premises and common frame of reference, both (Governments and the peoples) had different viewpoints, different interests and different directions. The people, instead of cooperating with the Government and endorsing its policies, only created obstructions. This is why most of the important plans and projects have ended in fiasco.

A step further, the people started disowning the governmental machinery. This resulted in misuse of goods, and property, pilferage, misappropriation and other kinds of corruption.

7. *Wrong Projection of Islam.*— In Pakistan, there have been two major platforms which have been most vocal about Islam, namely —

1. The mosque with the Pesh Imam as a preacher of Islam who is generally or, by and large, half-educated.
2. Political arena, with politicians in the professional habit of slogan mongering about Islam. They have always been exploiting Islam for their ulterior motives.

This is how Islam has been projected to the new generation. Now they cannot escape the conclusion that Islam is nothing but half educatedness or political exploitation.

This has thrown the modern youth far away from Islam and moral development.

The modern youth has also fallen a prey to a false generalization. Christianity opposed Renaissance in Europe and got defeated due to the fact that Christianity then was based not on revelation but on superstition. The modern philosophy and science, in turn, gave ringing slaps to Christianity, knocked it down, reduced it to a private and personal affair and got it imprisoned within the four-walls of the churches. But while conducting this operation against the then Christianity, the philosopher, the scientists and writers of all social sciences kept on using the word "religion" for Christianity. This gave way to a very tricky and false generalization.

The charges levelled against Christianity were wrongly directed against all the religions, however scientific they may be.

Bertrand Russell wrote a book "Why I am not a Christian" and forcefully criticized Christianity. But, unfortunately, the pseudo-intellectual of Pakistan has tried to use the same book as an instrument against Islam. In fact, the position is just the reverse. The charges levelled against Islam are false as it is the most scientific religion which has developed many physical and social sciences in its lap.

This false generalization by the act of bracketing Islam with Christianity under the title, i.e., "religion" has created serious misunderstanding about Islam and its principles of moral development.

8. *Foreign Aid* : It is a strange phenomenon that almost all the books written on economic development by Western economists, emphasize capital formation. Capital,

with them, is a strategic factor of production. They have no idea that economic development without capital formation is a must, even though it has to be pumped in as "foreign aid".

In fact, it is a clever device for keeping the Third World as their slave, economically, after their formal political independence. This has worked successfully. All the aid-receiving countries have been well (fixed up) in debts and are under-going an operation of inflation or stagflation.

Beside the evil designs of aid-giving countries, there are many other factors which only prove that foreign aid has been an undesirable source of demoralization and corruption in the aid-receiving countries.

- (a) Demoralization : Nations have to make material sacrifices for boosting up the morale of their people. Sometimes, they have to burn their boats on the foreign territory of an enemy. Sometimes, a developing country like China has to refuse foreign aid, not for the sake of economic development but also on occasions of serious calamities like earthquakes.

Character-building is never possible without boosting up morals. The foreign aid is the greatest menace to it.

- (b) Lack of self-confidence, self-reliance and self-respect are the infamous fruits of foreign aid. These are the traits of downtrodden and low placed personalities which ultimately grow unscrupulous and immoral.

- (c) Lavishness : easy availability of capital creates a tendency of lavishness. Most of the aid receiving countries can be observed making wasteful expenditure.
- (d) Pilferage : Easy money makes one less vigilant, resulting in more chances of pilferage and misappropriation.
- (e) Political strings : No foreign aid without political strings has ever been heard of. This is political exploitation and corruption at the international level.
- (f) Consultants : They are the white elephants who have to be imported along-with the foreign aid. Besides being the withdrawal of the capital and wasteful expenditure, these consultants alienate the nation from its background of the past and pressing needs of the present.

Economic planning is misdirected, only to allow exploitation by the aid-giving country.

In the light of the above facts, we should be more cautious in going for foreign aid.

PROPOSALS

We had looked into the causes of corruption. After this diagnosis, let us find the way out of this disease i.e. corruption. I have a few proposals to make :—

1. Education system : A reverse gear to our education system is required. The purpose of education in an independent country should always be threefold :

- (i) To make the people free of all kinds of slaveries ;
- (ii) To preserve its national culture (past heritage) and its onward transmission to the next generation.
- (iii) To develop the nation economically, socially, morally and politically.

In one sentence, the main object of education is to make human beings real human beings. The education system introduced by the British had also threefold objectives :—

- (i) To enslave Indians for as long as possible.
- (ii) To detach them from their past heritage.
- (iii) To exploit them economically and politically by producing immoral traitors from amongst the Indians.

This will show that we require an absolute reverse gear.

Primary education must be compulsory and it should be religious in its nature. Mosques should be used as Maktabas for compulsory education at primary as well as adult level. Even at higher levels of education, the factors of faith, conduct, moral principles and habit formations should be given prime importance. The Quran and lifesketch of the Holy Prophet (peace be upon him) may be made compulsory at all levels of education.

It should not look strange if Chinese also do the same in their education system. In China, it is not possible for a student to get admission in a College or University for

higher education unless it is responsibly certified that he is fully saturated with Mao's ideology and has been working for it ardently. This is basic pre-requisite.¹

2. Indoctrination : The main secret behind the speedy and unparalleled development in China is the indoctrination there at all levels. The same has to be done in Pakistan with the same zeal and fervor.

Pakistan is an ideological State. Its ideology has to be brought home to the masses at every level.

In all educational institutions, offices and factories, the teachings of Islam and their practical implication has to be made part of the lives of all the individuals. On all occasions, however insignificant they may be, the relevant teachings of the Quran and the practical example from the life of the Holy Prophet (p.b.o.h.) may be communicated to the masses. Mere recitation of the Holy Quran without its understanding or relevance to the situation is only a mockery of the Holy Book. This joke must stop.

We have yet to realize that we have been restoring to false motivation, particularly in the case of Government officials. We wrongly pre-supposed that people can only work for bread and butter; in fact there is a far superior and one active kind of motivation which is realistic also; i.e.; indoctrination of the masses. People will sacrifice more for ideals than they can do for material gains.

The Government shall have to channelize for this objective all mass communication media, i.e.; Radio, Television, Press etc. They are the best sources of educating,

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indoctrinating and even selling new ideas to the masses.

3. Character building at national level : We have been under the misconception that personalities, conducts and characters are built up on their own, like mushroom growth ; they have are to be catered for as in the case of technical know-how or other skills. This is why we never planned it at any level by giving it top-priority.

The Holy Prophet Muhammad (Peace be upon him) said : "Beware! there is a piece of flesh in the human body ; if it is reformed, the whole of the body is reformed; if it goes wrong, the whole body goes wrong. It is the heart".

Heart symbolically refers to the sentiments, emotions and ultimately the character of the person.

The major part of the teachings of Islam, the disciplines and prayers etc. cater for character-building both at individual and collective levels. This is the main objective of the Islamic government, as the Quran puts it :

"The true Muslims are those that if we give them power on earth, they bring in action the systems of prayers and Zakat; they order for right doings and stop others from wrong doings."

Thus, to have character building at national level, the Government should take the following basic steps :-

1. Organize five-times prayer collectively.
2. Bring about Zakat system, with the ultimate objective of abolition of poverty.

3. Set up a Government department in order to promote, encourage and suggest virtue at every level.
4. Set up a department to stop wrong doings, social evils and other vices at all levels.

To attain these objectives, we shall have to be sincere and practising Muslims instead of restoring to lip-service of Islam.

4. *National objectives* : We shall have to define national objectives and make it clear to the masses that Pakistan shall be an ideological State both in form and spirit. The long standing gulf between the Islamic ideology of the masses and 'secular approach' of the Governments should be immediately bridged.

No individual can be cooperative with any organization if his personal objectives are not in conformity with the objectives of that organization. To get cooperation and active participation from the masses we have to have common objectives instead of a tug of war between the masses and the Governments. The only common objectives can be the ideology of Pakistan, i.e., promulgation of the Islamic system of life.

Myrdal strongly believes in the close relationship and interaction of social systems with economic growth. He says:-

"The social systems consist of a great number of conditions that they are causally interrelated, in that a change in one will cause changes in others. We have broadly categorized these conditions as output and incomes, conditions of production, level of living,

attitudes towards life and work, instructions to policies. The first two are certainly 'economics factors' while attitude towards life and work and institutions are non-economic levels of living which are ordinarily excluded from the economic plans except as a general goal for planning. Policies are a mixture, though when policies are aimed at inducing changes in the economic conditions, they belong to the economic factors".

5. *Recruitment and Training* : Now, both should be more conduct-oriented than skill-oriented. A dishonest person, if skilled more, will prove more dangerous and harmful. That is why in developing countries, skilled and technical people are more skilfully dishonest and do more harm than even the illiterate people. (I have concluded this after conducting a brief survey).

Indoctrination and character-building should be the strategic point and the main objective to be catered for.

Shah Waliullah insists that a civil servant must possess the four attributes as pre-requisites. In order of priority, they are (1) honesty, (2) efficiency, (3) loyalty and (4) sincerity.

6. *Service Conditions* : Maslow's hierarchy of needs has to be catered for, otherwise no level of integrity can be achieved.

Present wage system has to be made both need-oriented and inflation-sensitive. A Permanent Pay Commission may be appointed to keep on revising the pay scales in direct proportion to the raise in market prices.

The constitutional security of service should also be

guaranteed for smooth and fearless running of the governmental functions

If these steps are taken, we may, besides minimizing corruption, overcome the infamous legacy of drain of talents to foreign countries.

7. *Ombudsman* : A vast and high powered inspection team is required to look into the earnings and expenditure of the citizens.

Ombudsman concept needs elaboration. This provides for public representatives to keep a vigilance on the 'doings' and 'misdoings' of public servants with a view to redressing the grievances and removing the public complaints.

There should be small and local Complaint Cell all over the country, which should cross-check the activities of important individuals and institutions. They should have vigilance on both the ways of earning and the ways of expending the income. Spendthriftness, lavish expenditure, and luxurious living should be firmly dealt with.

These Calls should provide for (or offer) incentive in terms of money to the public to register complaints against those who indulge in black business.

The ill-gotten money and the properties acquired with such moneys may be confiscated forth with. This will also put an end to the Jagirs and other kinds of properties given by the British, to some very "faithful nobles" of British India, for meritorious services to the British Crown.

Imam Ibn-e-Taimiyah, a great Muslim scholar and reformer, has given a concept of accountability in his book "Al Hisba fil Islam". This concept of executive control and

audit of the pockets of citizens should be given due consideration.

We can also examine the Chinese system of local accountability, wherein the Chairman of an area (commune) keeps vigilance on the earnings and expenditure of all the individuals in that area.

A vigilant eye on the general standard of living has to be kept to bring about simplicity. This will do away with the heart-burning here and there, among the 'have nots'.

8. *Mosque* : A nation develops only when its institutions are developing. Mosque is the most important institution of the Muslims. It has lost its social importance due to our carelessness. The talented, brilliant and sincere type of people started neglecting the mosque, with the result that it was, in most cases, occupied by the half-educated, insincere and self-styled 'maulvies'. The educated people who did not study religion systematically and neglected the mosque are responsible for this sorry state of affairs.

Mosque should be the nerve centre of all civic activities. This should be the centre of primary and adult education.

All important social problems, e.g., family disputes, marriage, policy matters pertaining to community development, etc., should be sorted out in the mosque.

The Pesh Imam must be a highly educated person both in the modern and orthodox schools, so that even the modern youth could repose their confidence in him.

This is how moral development is possible.

CONCLUSION

All that I have tried to emphasize in the preceding Chapters may look very strange to some of our economists as they are generally not in the habit of thinking about economic development in terms of 'non-economic factors'. It is unfortunate that such intellectual economists in the backward countries are obsessed with capitalistic terminology and overawed by Western technology. This has created in them some sort of inhibitions against religion and phobia against customary morality. This has detached them from their cultural acumen and made them unrealistic and unscientific in approach.

A workable economic policy for a nation has to stem from the cultural basis of that very nation; it cannot be imported from outside and transplanted therein ruthlessly. But the poor economists have been trying to do the same for the last many decades. I insist on synchronizing the economy with the social and cultural background of the society.

The concept of basing economic growth on many non-economic factors, especially moral development, is gaining ground in the advanced countries also. This is generally talked about as "conduct theory of economic development". Mydral argues that the "Soviet Union's high growth rates were largely due to this investment in fan".¹

In developing countries, special stress has to be laid on the best utilization of the available resources and immediate improvement on the management side, i.e; Personnel Administration. This again means emphasis on human capital.

1. 7 : P. 370

Lawrence Appley says :

"Management is the development of the people and not the direction of things. Management and Personnel Administration are one and the same. They should never be seperated."

I will go a step further and suggest that economics and personnel administration should never be separated. They should synchronize with each other.

I would also suggest that economists of the Muslim world must be well-versed in Islamic concept of economy, otherwise, for the purpose of economic planning in a Muslim society, they will be only half-educated 'quacks' who will be thrusting foreign concept on local population without any practical wisdom and without realizing its implications and consequences. It is most unfortunate that many economists in the Muslim world have been fanatics, dogmatic, bigotted and blind 'camp-followers' of Western thoughts. They should have realized, after a long and futile pursuit of quite a few decades, that foreign notions cannot be transplanted in the Muslim world without getting religious and social sanction. Mydral has rightly pointed out the same important factor. He writes :

"Thus, Western thinking applied to South Asian problems is bound to yield false conclusions. In South Asia, it is not possible to deal with specific components of the level of living as technical problems isolated from other components. They are closely interrelated."

1. 17 : P. 2.

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